

In re:  
Allshouse, Jeremy and Jodi

Preconfirmation Modified  
Chapter 13 Plan

Dated September 10, 2015

DEBTOR(S)  
In a joint case,debtor  
means debtors in this plan

Case No. \_\_\_\_\_

**1. DEBTOR'S PAYMENTS TO TRUSTEE-**

- As of the date of the plan, the debtor has paid the Trustee \$\_\_\_\_\_.
- After the date of this plan, the debtor will pay the trustee \$ 230 per month for 36 months, beginning within 30 days after the order for relief for a total of \$ 8280.  
Minimum plan length is 36 months from the date of the initial plan payment unless all allowed claims are paid in less time.
- The debtor will also pay the trustee\_\_\_\_\_.
- The debtor will pay the trustee a total of \$ 8280.

**2. PAYMENTS BY TRUSTEE -** The trustee will pay from available funds only creditors for which proofs of claim have been filed. The trustee may collect a fee of up to 10% of plan payments, or \$ 828.00.

**3. ADEQUATE PROTECTION PAYMENTS -** The trustee will promptly pay from available funds adequate protection payments to creditors holding allowed claims secured by personal property according to the following schedule, beginning in month one (1).

Creditor	Monthly payment	Number of months	Total Payments
a.	0.00	0	0.00
b.	0.00	0	0.00
c.	0.00	0	0.00
d.	0.00	0	0.00
Total \$			0.00

**4. EXECUTORY CONTRACTS & UNEXPIRED LEASES [§365]-**The debtor assumes the following executory contracts or unexpired leases. Cure provisions, if any, are set forth in ¶ 7.

Creditor	Description of Claim
a. Ford Motor Credit	2013 F150
b.	

**5. CLAIMS NOT IN DEFAULT -** Payments on the following claims are current, & the debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens, if any.

Creditor	Description of Claim
a.	
b. GM Financial	
c.	
d.	

**6. HOME MORTGAGES IN DEFAULT [§1322(b)(5) & §1322(e)] -** The trustee will cure defaults on the following claims secured only by a security interest in real property that is the debtor's principal residence. The debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain their liens.

All following entries are estimates.

The trustee will pay the actual amounts of default.

CREDITOR	AMOUNT OF DEFAULT	MONTHLY PAYMENT	BEGINNING IN MONTH #	NUMBER OF PAYMENTS	TOTAL PAYMENTS
a. Chase	\$ 699.00	\$ 100	1	7	\$ 699.00
b.	\$	\$			\$
c.	\$	\$			\$
TOTAL					\$ 699.00

**7. CLAIMS IN DEFAULT [§1322(B)(3) & 5 & §1322(E)] -** The trustee will cure defaults on the following claims as set forth below.

The debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens, if any.

All following entries are estimates except for interest rate.

Creditor	Amount of Default	Int Rate (if applicable)	Monthly Payment	Beginning in Month #	Number of Payments	Total Payments
a.	\$		\$			\$
b.	\$		\$			\$
c.	\$		\$			\$
TOTAL						\$

8. OTHER SECURED CLAIMS- SECURED CLAIM AMOUNT IN PLAN CONTROLS [11 U.S.C. (a)(9)]- The trustee will pay the following allowed secured claims the amount set forth in the "Payments" column below. Creditors will retain liens securing the allowed secured claims until the earlier of the payment of the underlying debt determined under nonbankruptcy law, or the date of the debtor's discharge. NOTWITHSTANDING A CREDITOR'S PROOF OF CLAIM FILED BEFORE OR AFTER CONFIRMATION, THE AMOUNT LISTED IN THIS PARAGRAPH AS A CREDITOR'S SECURED CLAIM BINDS THE CREDITOR PURSUANT TO 11 U.S.C. S. 1327, AND CONFIRMATION OF THE PLAN IS A DETERMINATION OF THE CREDITOR'S ALLOWED SECURED CLAIM.

Creditor	Claim Amount	Secured Claim	% Int Rate	Begin Month #	(Monthly Payment) X (No. pmts)	= Payments on account of claim	(Adequate protection from P. 3)	TOTAL
a.								
b.								
c.								
d.								
e.								
f.								
g. TOTAL								

9. PRIORITY CLAIMS - The trustee shall pay in full all claims entitled to priority under sec. 507, including the following. The amounts listed are estimates only. The trustee will pay the amounts actually allowed.

Creditor	Estimated Claim	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS	
a. Attorney Fees	\$ 6720.00	\$ 107/207	1/8	36	\$	6720.00
b. Domestic Support	\$	\$			\$	
c. Internal Revenue Service	\$ 1.00	\$			\$	1.00
d. Minn. Dept. of Revenue	\$ 1.00	\$			\$	1.00
e. Postpetition IRS	\$ 1.00	\$			\$	1.00
f. TOTAL					\$	6723.00

10. SEPARATE CLASS OF UNSECURED CREDITORS-In addition to the class of unsecured creditors specified in paragraph 11, there shall be a separate class of nonpriority unsecured creditors described as follows:

The trustee will pay the allowed claims of the following creditors. All entries below are estimates.

Creditor	Claim Amount	Secured Claim	% Int Rate	Begin Month #
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a.  
b.

11. TIMELY FILED UNSECURED CREDITORS-The trustee will pay holders of nonpriority unsecured claims for which proofs of claim were timely filed the balance of all payments received by the trustee and not paid under paragraphs 2, 3, 5, 6, 7 and 8 their pro rata share of approximately \$ 30.00 [line 1(d) minus lines 2, 3(c), 5(d) and 8(b)].

- The debtor estimates that the total unsecured claims held by creditors listed in paragraph 8 are
- The debtor estimates that the total unsecured claims (excluding those in paragraphs 8 & 10 are \$ 72,185
- Total estimated unsecured claims are \$ 72,185 [line 9(a) plus line 9(b)].

12. TARDILY-FILED UNSECURED CREDITORS- Unless otherwise provided in the plan, tardily-filed unsecured nonpriority claims shall not be paid. Tardily filed priority and secured proofs of claim shall be paid as provided for in paragraphs 4 through 9.

13. OTHER PROVISIONS - To the extent that Child Support is an unsecured claim for AFDC reimbursement, it shall be designated a separate class and paid in full. Please note: Child Support collections is authorized to continue automatic wage withholding for ongoing, post-petition child support. Child Support Collections may obtain, modify & enforce the debtor's current ongoing child support obligation, including medical support & child care, including wage withholding.

- If a foreclosure occurs on debtor's real estate during the term of the Chapter 13 Plan, the debtor(s) shall cease making mortgage payments pursuant to Paragraph 5 and/or 6 of the Plan, and any remaining deficiencies on all mortgages secured by the property foreclosed shall be treated and discharged as general unsecured claims under the Plan.
- Claims filed as secured but for which the plan makes no express provision shall be paid as unsecured as set forth in Paragraph 11
- The debtor(s) shall be entitled to the first \$1200 for an individual chapter 13 debtor and \$2,000 for married chapter 13 debtors of each year's tax refunds. The balance shall be paid to the trustee as an additional plan payment. Any Earned Income Credit and Minnesota Working Family Credits shall be retained by the debtor(s). The debtors shall keep these credits in addition to the \$1200 or \$2,000.
- Pursuant to 11 USC § 1305(a)(1), claims for postpetition income taxes due to the Internal Revenue Service (IRS) for the year in which the case was filed are to be included in the plan and paid by the trustee. The trustee shall pay these claims only if the Internal Revenue Service files a proof of claim within one year of commencement of this case.
- If the plan provides for payment of an obligation by a 3rd party or co-debtor, and a default occurs, any resulting claim shall be treated and discharged as a general unsecured claim.
- Secured creditors are authorized to and shall continue to send the debtor(s) billing statements unless the Plan provides for the surrender of their collateral.

13. OTHER PROVISIONS - (continued)
- The trustee may distribute additional sums not expressly provided at the trustee's discretion.
  - This plan does not release creditors from their ongoing duty to correct and update information with consumer reporting agencies as required by Section 623 of the Fair Credit Reporting Act. Secured creditors shall continue to report all payments received on account of secured claims to consumer reporting agencies.

14. CLAIM HELD BY Streamline Mortgage Resolutions LLC. succors in interest of Partners for Payment Relief DE II LLC UNDER 11 USC SECTION 506

The Debtors' principal residence located at 6008 Badger Street, Monticello, Minnesota and legally described as Lot 1, Block 4, Rolling Woods 2nd Addition, Wright County, Minnesota ("the subject real property"), is encumbered by a first mortgage in favor of Chase Mortgage with a balance as of the date of filing of this petition of \$187,827, and a second mortgage in favor of Streamline Mortgage Resolutions LLC. succors in interest of Partners for Payment Relief DE II LLC ("the junior lienholder") with a balance as of the date of filing of this petition of \$70,930. The Debtors obtained an independent appraisal of the subject property on July 3, 2015, which appraised the fair market value of the subject real property as \$169,000. Claims filed by or on behalf of the junior lienholder are included in the unsecured non-priority class of claims described in paragraph 11b, supra., notwithstanding the second mortgage in favor of the junior lienholder encumbering the subject real property. Debtors will file a Motion to Value the Claim of the junior lienholder to be heard concurrent with the hearing to confirm this plan, which will seek to have the claim of the junior lienholder classified, treated, and considered as wholly unsecured pursuant to 11 USC § 506(a) for purposes of administration of this Chapter 13 plan. Upon completion of all payments by the Debtors due to the Trustee under this Plan or any modified Plan, the Debtors may request supplemental relief as specified in Local Rule 3012-1.

14. SUMMARY OF PAYMENTS - ESTIMATED

Trustee's fee [Line 2]	\$ 828.00
Home Mortgage Defaults [Line 6(d)]	\$ 699.00
Claims in Default [Line 7(d)]	
Other Secured Claims [Line 8(g)]	
Priority Claims [Line 9(f)]	\$ 6,723.00
Separate Class [Line 10(c)]	
Unsecured Creditors [Line 11]	\$ 30.00
TOTAL [Must equal Line 1(d)]	\$ 8,280.00

Walker & Walker Law Offices, PLLC.  
Curtis K. Walker, #0113906  
Mary C. Hoben, #0335411  
Andrew C. Walker #0392525  
Michael A. Stephani, #0390262  
4356 Nicollet Avenue South  
Minneapolis, MN 55409  
(612) 824-4357

Signed: /S/ Jeremy Allshouse

Debtor

Signed: /S/ Jodi Allshouse

Joint Debtor

IN RE: Allshouse, Jeremy and Jodi

Case No. BKY: 15-42519

Chapter 13 Case

Debtor(s),

NOTICE OF CONFIRMATION HEARING  
AND NOTICE OF MODIFIED PLAN

To: The Chapter 13 Trustee, The U.S. Trustee, and the other entities specified in Local Rule 1007-2(a):

1. The debtor(s) have filed a preconfirmation modified plan and it will be considered at the Confirmation Hearing in this case set forth below.
2. The court will hold a hearing on this motion at 10:00 a.m. on October 15, 2015, in US Courthouse Courtroom 8 West, 300 S 4th St., Minneapolis, MN 55415, before the honorable Robert J. Kressel, Bankruptcy Judge.

Dated: September 10, 2015

/e/ Curtis K. Walker  
Curtis K. Walker #113906  
Mary C. Hoben #335411  
Andrew C. Walker #392525  
Michael A. Stephani #390262  
Attorney for Debtor(s)  
4356 Nicollet Ave  
Minneapolis, MN 55409  
(612) 824-4357

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UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

IN RE: Allshouse,

Case No. BKY: 15-42519

Chapter 13 Case

Debtor(s),

UNSWORN CERTIFICATE OF SERVICE

I, Darcee McKinnon, Declare under penalty of perjury that on September 10, 2015, I mailed copies of the foregoing Modified Plan, Notice of Modified, plan, and Notice of Confirmation Hearing by first class mail, postage prepaid, to each entity named below at the address stated below for each entity.

United States Trustee  
1015 U.S. Courthouse  
300 South 4th Street  
Minneapolis, MN 55415

Kyle Carlson  
Chapter 13 Trustee  
PO Box 519  
Barnesville MN 56514

All creditors on the attached list

Executed on: September, 2015

/e/ Darcee McKinnon

Barham Legal LLC  
2644 Kull Road  
Lancaster, OHIO 43130

GM Financial  
PO Box 181145  
Arlington TX 76096

Buffalo Clinic PA  
Albertville St Michael Clinic  
11091 Jason Avenue NE  
Albertville MN 55301

Law Offices of Curtis K. Walker  
4356 Nicollet Ave So  
Minneapolis, MN 55409

Capital One Bankruptcy  
PO Box 30285  
Salt Lake City UT 84130 3285

Minneapolis Radiology  
2800 Campus Dr. Suite 10  
Plymouth, MN 55441

CentraCare Clinic  
1200 Sixth Avenue North  
St. Cloud MN 56303

Partners for Payment Relief DE  
3748 West Chester Pike, Ste 103  
Newtown Square, PA 19073

Chase Home Finance LLC  
P.O. Box 24696  
Columbus, OH 43224

Sams Club/Synchrony Bank  
Attn: Bankruptcy Dept  
PO Box 103104  
Roswell GA 30076

Collection Resources  
PO Box 2270  
2700 1st St N Suite 303  
St Cloud MN 56302

Veterans Administration  
Loan Guarantee Division  
Fort Snelling Federal Building  
St Paul MN 55111

FCI Lender Services Inc  
8180 E. Kaiser Blvd  
Anaheim Hills, CA 92808

FHA Dept of HUD  
920 Second Ave So  
Minneapolis MN 55402

FHA Dept of Hud  
451 7th Street SW  
Washington DC 20410

Ford Motor Credit  
National Bankruptcy Svc Ctr  
PO Box 6275  
Dearborn MI 48121

In re:

Allshouse, Jeremy and Jodi

SIGNATURE DECLARATION

(For use in electronically filed cases only)

Debtor(s)

Case No. 15-42519

- ☐ PETITION, SCHEDULES & STATEMENTS  
☐ CHAPTER 13 PLAN  
☐ VOLUNTARY CONVERSION, SCHEDULES AND STATEMENTS  
☒ AMENDMENT TO PETITION, SCHEDULES & STATEMENTS  
☒ MODIFIED CHAPTER 13 PLAN  
☐ OTHER (please describe: \_\_\_\_\_)

I [WE], the undersigned debtor(s) or authorized representative of the debtor, make the following declarations under penalty of perjury:

1. The information I have given my attorney and provided in the electronically filed petition, statements, schedules, amendments, and/or chapter 13 plan, as indicated above, is true and correct;
2. The Social Security Number or Tax Identification Number I have given to my attorney for entry into the court's Case Management/Electronic Case Filing (CM/ECF) system as a part of the electronic commencement of the above-referenced case is true and correct.
3. [individual debtors only] If no Social Security Number was provided as described in paragraph 2 above, it is because I do not have a Social Security Number;
4. I consent to my attorney electronically filing with the United States Bankruptcy Court my petition, statements and schedules, amendments and/or chapter 13 plan, as indicated above, together with a scanned image of this Signature Declaration;
5. My electronic signature contained on the documents filed with the Bankruptcy Court has the same effect as if it were my original signature on those documents; and
6. **[corporate and partnership debtors only]** I have been authorized to file this petition on behalf of the debtor.

Date: 7/21/15

X

Signature of Debtor or Authorized Representative

X

Signature of Joint Debtor

Jeremy Allshouse  
Printed Name of Debtor or Authorized Representative

Jodi Allshouse  
Printed Name of Joint Debtor